

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)		Application Number	10829032
		Filing Date	2004-04-21
		First Named Inventor	David J. Marshall
		Art Unit	3691
		Examiner Name	Narayanswamy Subramanian
		Attorney Docket Number	006878.112404

U.S.PATENTS

Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
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	2	5903879		1999-05-11	Mitchell	
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	6	6161096		2000-12-12	Bell	
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	8	7249037		2007-07-24	Koppes et al.	

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U.S.PATENT APPLICATION PUBLICATIONS

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	1	20040210503		2004-10-21	Marshall	
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	1	2003098516	WO		2003-11-27	Marshall		<input type="checkbox"/>

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	2	9743893	WO		1997-11-27	Schein et al.	<input type="checkbox"/>
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Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
	1	Saunders Anthony, Credit Risk Measurement, May 1999, John Wiley and Sons, Inc. First Edition, pp 186-204	<input type="checkbox"/>
	2	Interpretive Letter #878, Jan.2000 (Comptroller of the Currency, Administrator of National Banks)	<input type="checkbox"/>
	3	Shultz, Paul T. Hall, Russel E., "New Developments in Nonqualified Deferred Compensation", Spring 1994, Employees Relations Law Journal. Vol. 19, Iss. 4, page 611	<input type="checkbox"/>

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